

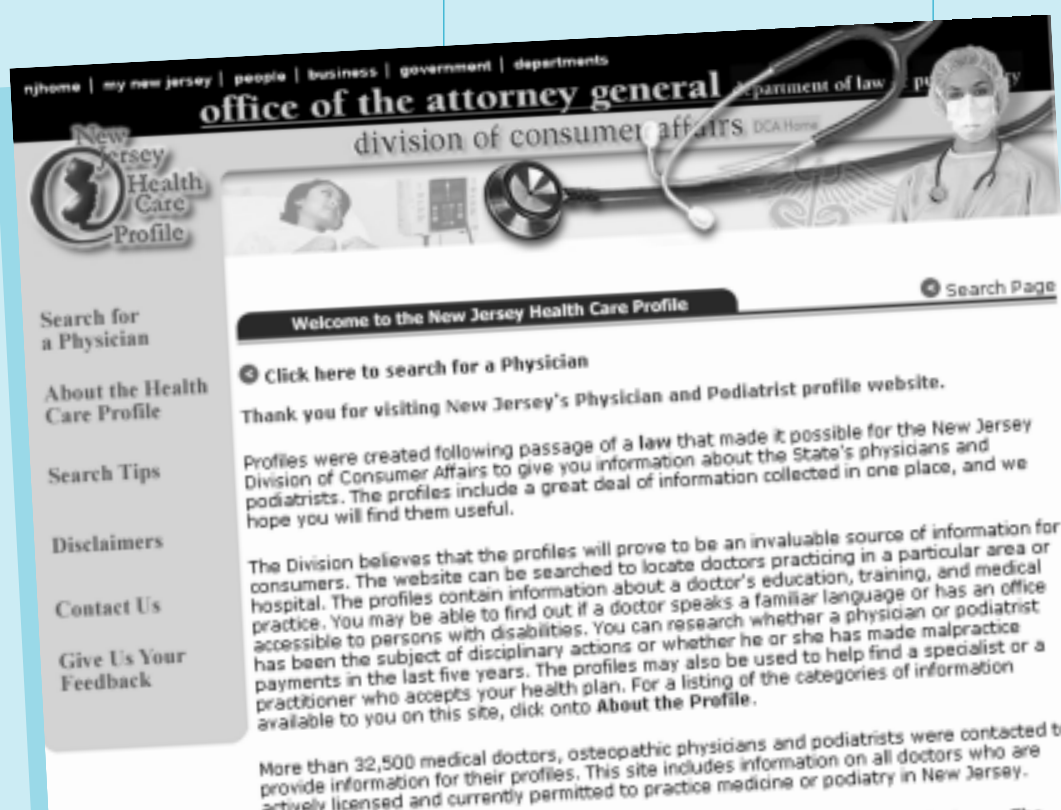
Protecting, Educating and Informing New Jersey's Consumers

"Do Not Call" Regulations Imposed Tough New Strictures on Telemarketing

The Attorney General's Office, through its Divisions of Consumers Affairs, Law, and Criminal Justice, remained aggressive in 2003-2004, filing complaints against those who failed to give customers their money's worth, monitoring to ensure that sellers and service-providers disclosed all terms and conditions to the public.

Among other actions, the Attorney General's Office:

- ❖ **Filed a criminal racketeering complaint against a Bayville, Ocean County man and the investment firms he controlled**, Global Trading Investment and Wyndham Group, alleging the sale to investors of more than \$4 million in fraudulent and un-registered securities. As part of the case, the State successfully petitioned the court to freeze the assets of the two investment companies.



Important information about physicians and podiatrists who hold active licenses in New Jersey is now available from one central source — the Physician Profile Web site developed by the Division of Consumer Affairs within the Attorney General's Office.

A link to the Physician Profile page can be found at www.NJConsumerAffairs.gov.

- ❖ **Adopted regulations that implement New Jersey's Do Not Call law**, which imposes tough restrictions on telemarketers and provides State residents with the nation's strongest level of protection from unsolicited and unwanted telemarketing calls.
- ❖ **Developed a "Physician Profile" Web site** where consumers can access from one central location important background information about physicians and podiatrists who hold active licenses in New Jersey, including how long a physician or podiatrist has been practicing, where he or she went to medical school and whether the physician or podiatrist has ever been the subject of disciplinary action or has made payments stemming from a medical malpractice case.

For additional detail about the actions of the Division of Consumer Affairs in 2003-2004, see page 44.



The bold graphic used on the "DO NOT CALL" flier at right is symbolic of how aggressively the Division is working to stop telemarketers from engaging in this annoying practice.



B-2 THE RECORD

Settlement: Home Depot agrees to pay N.J. \$510,000

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- Were deceptive in their descriptions and pricing of advertised items.
- Incorrectly represented that certain materials were of sufficient quality.

disappointed customers. As part of the agreement, Consumer Affairs is forwarding copies of the complaints to Home Depot, Morris said, adding that the chain has 30 days to investigate them and an additional 60 days to respond to the complaints.

"Through this agreement, we have been given assurances that Home Depot will comply with New Jersey's consumer protection laws and treat consumers fairly and honestly," said acting Attorney General Peter C. Harvey. Home Depot, which operates stores throughout the state, could not be reached for comment.

In a statement, Home Depot said it has "always strived to be in full compliance with all regulatory laws and is proud of its record of doing the right thing for its customers," and that the state's investigation "revealed that the majority of the complaints had been resolved directly between Home Depot stores and the customers."

provisions to assure compliance with the state's consumer protection statutes and to enhance timely and efficient handling of consumer complaints." The charges come at a time when Home Depot is fighting increased competition from Lowe's Cos. Inc. and trying to improve its image among consumers. Last week the chain reported a 1.5 percent decline in sales for the quarter ended May 4, down from 1.8 percent in the fourth quarter, and its stock has been steadily up this year. Tuesday at \$31.45, about 1 percent higher than its 52-week high.

\$121, that was a significant improvement over the 6 percent drop in the fourth quarter, and its stock has been steadily up this year. Tuesday at \$31.45, about 1 percent higher than its 52-week high.